August 8, 2008 PUBLIC NOTICE # 2008-32

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-10903	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-10939	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE PAKAGE EARLY EDUCATION	-5.15
08-10868	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-10900	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
08-10948	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
08-10849	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
08-10850	0008	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
08-10922	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	FIRE	FORMS	NONE	
08-10885	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	вор	
08-10890	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-10853	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ULTRA SPECIALTY SERVICES	
08-10889	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-10891	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-10854	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-10910	0984	AVEMCO INSURANCE COMPANY	PERSONAL	AIRCRAFT	RULE CHANGE	PERSONAL AVIATION	0
08-10855	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VECTOR ARTISAN	
08-10923	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-10924	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-10957	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET	
08-10904	0323	CSE SAFEGUARD INSURANCE COMPANY	COMMERCIAL		BOTH RATE AND	BOP	-1.1
08-10895	0008	DEERBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
08-10921	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-10856	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-10941	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO, GARAGE, AND TRUCKERS	0
08-10886	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	UNCONTROLLED INLAND MARINE	
08-10887	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-10880	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-10863	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MASTERPIECE	0
08-10892	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-10935	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING POLICY	0
08-10893	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-10901	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARMPAK	0
08-10919	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	0
08-10949	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FAILSAFE TECHNOLOGY LIABILITY	
08-10930	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	SAFETY PAYS AUTO	
08-10927	1113	MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL DEVICES- LIFE SCIENCES TECHNOLOGY	

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-10881	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-10925	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	FIRE	FORMS	NONE	
08-10896	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	DIRECTORS & OFFICERS PRIMARY & EXCESS	-2.18
08-10897	0510	NAVIGATORS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-10898	0510	NAVIGATORS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	COMPREHENSIVE PERSONAL LIABILITY	0
08-10851	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	VERIZON EXPERT CARE PROTECTION PLAN	0
08-10945	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-10946	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-10865	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MASTERPIECE	0
08-10852	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	23.16
08-10951	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	HOSPITALITY INSURANCE	
08-10950	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-10894	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-10905	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPORTS & LEISURE	
08-10879	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-10883	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-10915	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-10907	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ARF08- CA NON- STANDARD AUTO	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-10908	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-CA NON- STANDARD AUTO	
08-10928	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-10882	0212	TRUCK INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-10937	0781	ULICO CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	-24.6
08-10938	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	FIRE	RULE CHANGE	DWELLING POLICY	0
08-10877	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMUNITY ASSOCIATION PACKAGE PRODUCT	
08-10940	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING POLICY	0
08-10944	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING POLICY	0
08-10929	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-10867	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MASTERPIECE	0
08-10857	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-10942	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO, GARAGE, AND TRUCKERS	0
08-10858	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-10943	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO, GARAGE, AND TRUCKERS	0
08-10952	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08	
08-10953	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08	0
08-10954	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-MEDALLION	
08-10955	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-MEDALLION	0

File # Grp # Company Name Line Type Line Description File Type Progr	am Rate %*
WESTPORT INSURANCE COMMERCIAL BOILER AND COMMERCIAL MACHINERY FORMS BREAKDOW	